



1st Bank

120 2nd Street NW
Sidney, Montana 59270
Phone: 406 / 433-3212
Fax: 406 / 433-3235
www.1stbanksidney.com

(Doree
D. Zoman)

2005 SEP 20 AM 10 19

September 16, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

I have said for years that we, the American consumers, will see the day when we wish Wal-Mart did not exist. It has never been a long-term public benefit to have one supplier with that much control in our market places. Competition has always "leveled the playing field" until all the competition is gone. Then profit is the motivating factor.

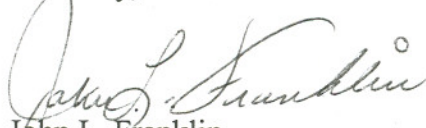
I know of no underbanked community. I have not traveled everywhere in the United States, but there appears to be a credit union or bank on every business district corner wherever I have traveled.

Consumers do not need the same potential problems in banking as those they face when buying personal items (food, clothing, health supplies, etc.)—lack of the competition.

I have been in banking almost 40 years, and this is the first anti-competition letter I have ever written, other than on the taxation of credit unions.

Vote "No" on the Wal-Mart ILC application.

Sincerely,


John L. Franklin
President & CEO

JLF/wc